

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Annette Denise Bradsher

S.S. No.: xxx-xx-3479

Mailing Address: 8317 Harmony Church Road, Efland, NC 27243-

Case No. 11-81305

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on August 11, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: September 14, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 7/1/11			
				Lastname-SS#: Bradsher-3479			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
ARREARAGE CLAIMS				REJECTED EXECUTORY CONTRACTS/LEASES			
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
				**			
				**			
				**			
				**			
				**			
	Bank of America	1	\$8,660	**			
				**			
			**				
			**				
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Bank of America	1	\$1,082	N/A	n/a	\$1,082.00	Home and land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	County Motor Co.	2	\$4,035	5.00	\$40	\$83.30	2003 Chevrolet Tahoe
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)		Amount					
Law Offices of John T. Orcutt, P.C.		\$3,000					
SECURED TAXES		Secured Amt					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS		Amount					
IRS Taxes		\$13,520					
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount**					
DMI= None(\$0)		None(\$0)					
PROPOSED CHAPTER 13 PLAN PAYMENT							
\$ 1,672		per month for		60		months, then	
\$ N/A		per month for		N/A		months.	
Adequate Protection Payment Period:				3.91 months.			
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE (Page 4 of 4)							
Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO							
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers".							

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0002

My Cash Now **
% Secure Cash Network Inc
808 W Dallas St Ste A
Conroe, TX 77301-2259

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Advance Me Today
Post Office Box 1124-1007
San Jose, Costa Rica 10102

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Alamance Radio & TV Service, Inc.
202 Fonville Street
Burlington, NC 27217

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Bank of America Home Loans**
Customer Service
PO Box 5170
Attn: Managing Agent
Simi Valley, CA 93062-5170

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Experian
P.O. Box 2002
Allen, TX 75013-2002

Certegy
Post Office Box 30046
Tampa, FL 33630-0046

Orange County Tax Collections**
PO Box 8181
Hillsborough, NC 27278

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

County Motor Company
PO Box 597
Attn: Managing Agent
Graham, NC 27253

Security
PO Box 3146
Spartanburg, SC 29304

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Security Financial Corp of Lincolnt
dba Security Financial Services
1803 S. Church Street
Burlington, NC 27215

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Lane Bryant****
c/o WFNNB
Bankruptcy Department
PO Box 182125
Columbus, OH 43218

Shapiro & Ingle, LLP, Attorneys
8520 Cliff Cameron Drive
Suite 300
Charlotte, NC 28269

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Mebane Medical Clinic PA
1242C South 5th Street
Mebane, NC 27302-9756

Star Cash Processing
Post Office Box 111
Miami, OK 74355-0111

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

The VIP Loan Shop
4 Solomon's Arcade
Charlestown, Nevis, West Indies

Tridentam
5755 North Point Parkway
Suite 12
Alpharetta, GA 30022

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Wells Fargo Home Mortgage****
Post Office Box 14547
Des Moines, IA 50306-3547

Wendy Kay Bradsher
1200 Fieldstone Drive
Mebane, NC 27302